

JOB TITLE: Corporate RM – FMCG Sector	REFERENCE INDICATOR:
DIVISION: Corporate Banking	DEPARTMENT/ UNIT: Corporate Banking
JOB GRADE:	VERSION NO.: 1
<u>JOB OBJECTIVE(S)</u> Responsible for developing, growing and managing relationships with customers within the Fast-Moving Consumer Goods (FMCG) sector to increase the Bank's revenue through the delivery of innovative corporate banking solutions. The role focuses on manufacturers, processors, distributors, wholesalers and retail chains by providing financing solutions that support production, inventory management, supply chain operations and distribution networks.	
<u>DUTIES & RESPONSIBILITIES</u> Business Development & Relationship Management ▪ Develop and manage relationships with manufacturers, distributors, wholesalers, supermarket chains and consumer goods companies. ▪ Identify and acquire new customers operating within the FMCG value chain. ▪ Promote the Bank's products and services to manufacturers and distribution businesses. ▪ Develop customer-specific financial solutions that support manufacturing and distribution activities. ▪ Build strategic relationships with industry associations and key sector stakeholders. ▪ Conduct regular customer visits to identify growth opportunities. Portfolio Growth ▪ Grow deposits, lending and fee-based income from FMCG customers. ▪ Structure working capital facilities, inventory financing, distributor financing and receivables financing. ▪ Promote supply chain finance, trade finance, cash management and foreign exchange solutions. ▪ Cross-sell payroll, collections, merchant acquiring, digital banking and treasury products.	

- Increase customer profitability through relationship expansion

Credit Management

- Assess customer financial performance and working capital requirements.
- Prepare comprehensive credit proposals.
- Monitor inventory turnover, receivables and cash flow trends.
- Conduct annual credit reviews.
- Ensure proper security documentation.
- Initiate recovery actions where required.

Market Intelligence

- Monitor consumer spending patterns and economic trends affecting the FMCG sector.
- Identify opportunities arising from new manufacturing investments and expansion of distribution networks.
- Conduct competitor analysis.
- Monitor developments in regional trade and supply chain dynamics within the East African Community.

Operational Responsibilities

- Prepare weekly and monthly portfolio reports.
- Maintain accurate customer databases.
- Coordinate with Trade Finance, Treasury and Operations to ensure seamless customer service.
- Ensure compliance with internal policies and regulatory requirements.
- Monitor customer account performance and identify cross-selling opportunities.

KEY PERFORMANCE INDICATORS

- PBT Budget Achievement
- Deposit Budget Achievement
- FMCG Portfolio Growth
- Loan Book Growth
- Supply Chain Finance Revenue

- Trade Finance Revenue
- Number of New FMCG Relationships
- Customer Retention Rate

JOB REQUIREMENTS

- Bachelor's Degree in Business, Finance, Economics, Banking or related field.
- Professional banking qualification is an added advantage.
- Minimum five (5) years' experience in Corporate Banking.
- At least three (3) years managing large corporate relationships.
- Experience handling manufacturing or FMCG clients is highly desirable.
- Good understanding of supply chain finance and working capital financing

KEY COMPETENCY REQUIREMENTS**Knowledge**

- FMCG industry value chain.
- Manufacturing operations.
- Supply chain finance.
- Working capital financing.
- Trade finance.
- Treasury products.
- Inventory financing.
- Receivables financing.
- Corporate credit analysis.
- Financial statement analysis.

Skill/Competencies

- Dynamic, analytical and self-driven individual with the ability to work under pressure, maintaining a professional and helpful attitude at all times
- Strong networking skills, for both internal and external networks
- Relationship Management skills with excellent communication and interpersonal skills
- A passion for performance, team play and achievement in a competitive and dynamic environment
- Hardworking with excellent organizational and planning skills
- Commercial awareness and customer focus

REPORTING RELATIONSHIPS

Reports to: Head of Corporate Banking

Job Holder:	Supervisor:	HCM:
Name:	Name:	Name:
Date:	Date:	Date:

